

## **AMENDMENT TO AND LISTING OF THE CLAIMS**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of providing benefits to an employee comprising:

receiving an insurance coverage package selection from the employee, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type;

for each of the plurality of benefit categories automatically included in the package, simultaneously displaying a plurality of different line items associated with the benefit category to the employee on a user interface accessible through a computer network, wherein each of the different line items displayed on the interface includes (i) an out-of-pocket cost parameter that corresponds to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category; and wherein the benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero;

for each of the plurality of benefit categories automatically included in the package, receiving via the user interface an initial purchase selection from the employee corresponding to one of the plurality of different line items associated with the benefit category;

analyzing the initial purchase selection and making a suggestion of displaying an offer for additional coverage based on the initial purchase selection; and

providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the initial

purchase selections made by the employee and any additional purchase selections made based on the offer for additional coverage.

2. – 5. (Cancelled)

6. (Previously presented) A method according to claim 1, wherein said benefit costs to the employee for purchasing the coverage under the benefit category are established based on prior cost data.

7. (Previously presented) A method according to claim 1, wherein said benefit costs to the employee for purchasing the coverage under the benefit category are established based on actuarial data.

8. (Original) A method according to claim 1, said method further comprising: identifying a plurality of options for purchase by said employee within said line items.

9. (Original) A method according to claim 8, wherein said options comprise cost sharing options.

10. (Original) A method according to claim 8, wherein said options comprise place of service options.

11. (Original) A method according to claim 8, wherein said options comprise benefit provider network options.

12. (Original) A method according to claim 8, said method further comprising:  
identifying a plurality of sub-options for purchase by said employee within said options.

13. (Cancelled)

14. (Previously presented) A method according to claim 1, wherein said computer network is a local area network.

15. (Previously presented) A method according to claim 1, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

16. (Previously presented) A method according to claim 1, said method further comprising: identifying factors on said user interface for said employee to consider in connection with the purchase of one or more of said line items.

17. (Previously presented) A method according to claim 1, said method further comprising: querying said employee through said user interface for personal information related to said employee; and explaining the need for said personal information on said user interface.

18. (Previously presented) A method according to claim 1, said method further comprising: storing data representing each said line item purchased by said employee; and transmitting said data to a benefit claims processing vendor configured to automatically build a benefit profile for said employee based on said data.

19. (Original) A method according to claim 18, wherein said claims processing vendor is configured to confirm eligibility for payment of benefit claims based on said benefit profile.

20. (Original) A method according to claim 1, said method further comprising: creating data comprising personal information related to said employee and representing each said line item purchased by said employee; and transmitting said data to a customer service vendor configured to automatically build a customer benefit summary for said employee based on said data.

21. (Currently Amended) A method of providing healthcare to an employee comprising:  
receiving an insurance coverage package selection from the employee, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type, the benefit categories each being a subset of the benefit type;

for each of the plurality of benefit categories automatically included in the package, simultaneously displaying a plurality of different healthcare line items

associated with the benefit category to the employee on a user interface accessible through a computer network, the line items each being a subset of the benefit category, wherein each of the different line items displayed on the interface includes (i) an out-of-pocket cost parameter that corresponds to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category; and wherein the benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero, ~~at least one of the different line items displayed on the interface includes a predefined contribution to said employee for purchase of at least one of said line items, said predefined contribution being provided by an employer of said employee;~~

identifying on said interface a predefined contribution, provided to said employee by an employer of said employee, for purchases associated with at least one of (i) the benefit type and (ii) at least one of the plurality of benefit categories;

for each of the plurality of benefit categories automatically included in the package, receiving via the user interface a purchase selection from the employee corresponding to one of the plurality of different line items associated with the benefit category; and

providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the purchase selections made by the employee.

22. (Cancelled)

23. (Cancelled)

24. (Cancelled)

25. (Previously presented) A method according to claim 21, wherein said benefit cost to the employee for purchasing the coverage under the benefit category is established based on prior cost data.

26. (Previously presented) A method according to claim 21, wherein said benefit costs to the employee for purchasing the coverage under the benefit category is established based on actuarial data.

27. (Previously presented) A method according to claim 21, said method further comprising: identifying a plurality of options for purchase by said employee within said line items.

28. (Original) A method according to claim 27, wherein said options comprise cost sharing options.

29. (Original) A method according to claim 27, wherein said options comprise place of service options.

30. (Original) A method according to claim 27, wherein said options comprise benefit provider network options.

31. (Previously presented) A method according to claim 27, said method further comprising: identifying a plurality of sub-options for purchase by said employee within said options.

32. (Cancelled)

33. (Previously presented) A method according to claim 21, wherein said computer network is a local area network.

34. (Previously presented) A method according to claim 21, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

35. (Previously presented) A method according to claim 21, said method further comprising: identifying factors on said user interface for said employee to consider in connection with the purchase of one or more of said line items.

36. (Previously presented) A method according to claim 21, said method further comprising: querying said employee through said user interface for personal information

related to said employee; and explaining the need for said personal information on said user interface.

37. (Previously presented) A method according to claim 21, said method further comprising: storing data representing each said line item purchased by said employee; and transmitting said data to a benefit claims processing vendor configured to automatically build a benefit profile for said employee based on said data.

38. (Original) A method according to claim 37, wherein said claims processing vendor is configured to confirm eligibility for payment of benefit claims based on said benefit profile.

39. (Previously presented) A method according to claim 21, said method further comprising: creating data comprising personal information related to said employee and representing each said line item purchased by said employee; and transmitting said data to a customer service vendor configured to automatically build a customer benefit summary for said employee based on said data.

40. (Currently Amended) A method of establishing a health care benefits offering to an employee group comprising:

establishing a healthcare cost for said group; and establishing a plurality of different health care line items based on said healthcare cost;

said method further comprising:



receiving an insurance coverage package selection from an employee in the group, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type;

for each of the plurality of benefit categories automatically included in the package, simultaneously displaying the plurality of different line items to the employee on a user interface accessible through a computer network, wherein each of the different line items displayed on the interface is associated with the benefit category and includes (i) an out-of-pocket cost parameter that corresponds to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category; and wherein the benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero;

for each of the plurality of benefit categories automatically included in the package, receiving via the user interface an initial purchase selection from the employee corresponding to one of the plurality of different line items associated with the benefit category;

analyzing the initial purchase selection and making a suggestion of displaying an offer for additional coverage based on the initial purchase selection; and

providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the initial purchase selections made by the employee and any additional purchase selections made based on the offer for additional coverage.

41. (Cancelled)

42. (Previously presented) A method according to claim 40, wherein said healthcare cost is established based on prior cost data.

43. (Previously presented) A method according to claim 40, wherein said healthcare cost is established based on actuarial data.

44. (Original) A method according to claim 40, said method further comprising:  
establishing a plurality of options within at least one of said line items.

45. (Original) A method according to claim 44, wherein said options comprise cost sharing options.

46. (Original) A method according to claim 44, wherein said options comprise place of service options.

47. (Original) A method according to claim 44, wherein said options comprise benefit provider network options.

48. (Original) A method according to claim 44, said method further comprising:  
establishing a plurality of sub-options within at least one of said options.

49. (Cancelled)

50. (Previously presented) A method according to claim 40, wherein said computer network is a local area network.

51. (Previously presented) A method according to claim 40, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

52.-69. (Cancelled)

70. (Currently Amended) A system for providing benefits to an employee comprising:

at least one database;

at least one processor for accessing said database; and

a user-interface accessible through a computer network for accessing said processor;

wherein the at least one processor receives an insurance coverage package selection from the employee via the user-interface, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type, the benefit categories each being a subset of the benefit type;

wherein for each of the plurality of benefit categories automatically included in the package, the user-interface simultaneously displays a plurality of different line items associated with the benefit category to the employee, the line items each being a subset of the benefit category, wherein each of the different line items displayed on the interface includes (i) an out-of-pocket cost parameter stored in the at least one database and corresponding to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category, said corresponding benefit cost being stored in the at least one database; and wherein the benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero; ~~at least one of the different line items displayed on the interface includes a predefined contribution to said employee for purchase of at least one of said line items, said predefined contribution being provided by an employer of said employee;~~

wherein the interface displays a predefined contribution, provided to said employee by an employer of said employee, for purchases associated with at least one of (i) the benefit type and (ii) at least one of the plurality of benefit categories;

wherein for each of the plurality of benefit categories automatically included in the package, the at least one processor receives via the user interface a purchase selection from the employee corresponding to one of the plurality of different line items associated with the benefit category; and

wherein the at least one processor is used for providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the purchase selections made by the employee.

71. – 74. (Cancelled)

75. (Original) A system according to claim 70, wherein said database further comprises data representing a plurality of options for purchase by said employee within said line items.

76. (Original) A system according to claim 75, wherein said options comprise cost sharing options.

77. (Original) A system according to claim 75, wherein said options comprise place of service options.

78. (Original) A system according to claim 75, wherein said options comprise benefit provider network options.

79. (Previously presented) A system according to claim 75, wherein said at least one database further comprises data representing a plurality of sub-options for purchase by said employee within said options.

80. (Cancelled)

81. (Previously presented) A system according to claim 70, wherein said computer network is a local area network.

82. (Previously presented) A system according to claim 70, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

83.-105. (Cancelled)

106. (Currently Amended) A method of providing benefits to an employee comprising:

receiving an insurance coverage package selection from the employee, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type;

for each of the plurality of benefit categories automatically included in the package, simultaneously displaying a plurality of different health insurance line items associated with the benefit category to the employee on a user interface accessible through a computer network; wherein each of the different line items displayed on the interface includes (i) an out-of-pocket cost parameter that corresponds to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category; and wherein the benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero;

identifying a predefined employer contribution to said employee on said user interface for purchase of at least one of said line items;

for each of the plurality of benefit categories automatically included in the package, receiving via the user interface an initial purchase selection from the employee corresponding to one of the plurality of different line items associated with the benefit category;

analyzing the initial purchase selection and making a suggestion of displaying an offer for additional coverage based on the initial purchase selection;

storing data representing each said line item purchased by said employee;

transmitting said data to a benefit claims processing vendor configured to build a benefit profile for said employee based on said data; and

providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the initial purchase selections made by the employee and any additional purchase selections made based on the offer for additional coverage.

107. (Cancelled)

108. (Currently Amended) A method of establishing a health care benefits offering to an employee group comprising:

establishing a healthcare cost for said group;

establishing a plurality of different health care line items based on said healthcare cost;

receiving an insurance coverage package selection from an employee in the group, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type, the benefit categories each being a subset of the benefit type;

for each of the plurality of benefit categories automatically included in the package, simultaneously displaying the plurality of different line items to the employee on a user interface accessible through a computer network, the line items each being a subset of the benefit category, wherein each of the different line items displayed on the interface is associated with the benefit category and includes (i) an out-of-pocket cost parameter that corresponds to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category; and wherein the benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero, ~~at least one of the different line items displayed on the interface includes a predefined contribution to said employee for purchase of at least one of said line items, said predefined contribution being provided by an employer of said employee;~~

identifying on said interface a predefined contribution, provided to said employee by an employer of said employee, for purchases associated with at least one of (i) the benefit type and (ii) at least one of the plurality of benefit categories;

for each of the plurality of benefit categories automatically included in the package, receiving via the user interface a purchase selection from the employee



corresponding to one of the plurality of different line items associated with the benefit category; and

providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the purchase selections made by the employee.

109. (Currently Amended) A system for providing benefits to an employee comprising:

at least one database;

at least one processor for accessing said database; and

a user-interface accessible through a computer network for accessing said processor;

wherein the at least one processor receives an insurance coverage package selection from the employee via the user-interface, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type;

wherein for each of the plurality of benefit categories automatically included in the package, the user-interface simultaneously displays a plurality of different line items associated with the benefit category to the employee, wherein each of the different line items displayed on the interface includes (i) an out-of-pocket cost parameter stored in the at least one database and corresponding to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category, said corresponding benefit cost being stored in the at least one database; and wherein the

benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero;

wherein for each of the plurality of benefit categories automatically included in the package, the at least one processor receives via the user interface an initial purchase selection from the employee corresponding to one of the plurality of different line items associated with the benefit category;

the at least one processor analyzing the initial purchase selection and making a suggestion of displaying an offer for additional coverage based on the initial purchase selection; and

wherein the at least one processor is used for providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the initial purchase selections made by the employee and any additional purchase selections made based on the offer for additional coverage.

110. (Currently Amended) A method of providing benefits to an employee comprising:

receiving an insurance coverage package selection from the employee, wherein the insurance coverage package corresponds to a benefit type and automatically includes coverage under a plurality of benefit categories associated with the benefit type, the benefit categories each being a subset of the benefit type;

for each of the plurality of benefit categories automatically included in the package, simultaneously displaying a plurality of different health insurance line items associated with the benefit category to the employee on a user interface accessible through a computer network, the line items each being a subset of the benefit category;

wherein each of the different line items displayed on the interface includes (i) an out-of-pocket cost parameter that corresponds to out-of-pocket costs paid by the employee for use of coverage provided under the benefit category and (ii) a corresponding benefit cost to the employee for purchasing the coverage under the benefit category; and wherein the benefit cost presented to the employee for at least one of the different line items associated with the benefit category is non-zero;

identifying on said interface a predefined contribution, provided to said employee by an employer of said employee, for purchases associated with at least one of (i) the benefit type and (ii) at least one of the plurality of benefit categories;

~~identifying a predefined employer contribution to said employee on said user interface for purchase of at least one of said line items;~~

for each of the plurality of benefit categories automatically included in the package, receiving via the user interface a purchase selection from the employee corresponding to one of the plurality of different line items associated with the benefit category;

storing data representing each said line item purchased by said employee;

transmitting said data to a benefit claims processing vendor configured to build a benefit profile for said employee based on said data; and

providing the insurance coverage package corresponding to the benefit type and including the plurality of benefit categories to the employee in accordance with the purchase selections made by the employee.